Cadillac version of any health insurance plan. It is one of the most expensive and most comprehensive plans that you'll find either in public or private sectors. We are looking at the situation and trying to get for you an analysis of the result of that and one of the results we can identify is that for this coming fiscal year and for the following fiscal year you'll state health insurance plan increase in premiums 10.8 percent this year and 11.6 percent next year while at the same time the university health insurance plan will have no increase this year and is uncertain about any increase the following year. That university health insurance plan is one that has great many cost containment features, is one in which there has been no increase now for a couple of years as the state health insurance has had no increase for a couple of years, but unlike the state health insurance plan we're seeing the university health insurance plan be able to hold the line a little better and I think it's purely a result of the cost containment features which have been adopted. I think we need to take a look at that. I think the negotiation process that we're about to embark on will hopefully lead to some tough negotiation to come up with a better, more cost effective health insurance plan, and in my estimation, we will be able to save money. But we're back to that round of increases that we were experiencing in the early eighties. If you recall back in '79-80, my first years, we had no increase, but then in '81, we had a 28 percent increase; in '82, a 21 percent increase; in '83, a 27 percent increase; then in '84, an 8 percent increase. When you're having increases from 21 to 28 percent you're, on an annual basis, you've got a serious problem. We're now clear down to no increases the last two years and a 10 and 11 percent these next two, so we're doing better. But, nevertheless, it seems to me that in comparison we've got a long way to go and I would strongly urge, again, Senator Abboud is on track in raising the issue. I don't know that this amendment is the one we want to go with, but I certainly think we have to keep in mind that this health insurance plan could be improved upon.

SPEAKER BARRETT: Thank you. Senator Chambers, Senator Abboud on deck.

SENATOR CHAMBERS: Mr. Chairman, that's all right.

SPEAKER BARRETT: Any other comments? Any other discussion on the Abboud amendment? No other lights on, Senator Abboud, would you care to close?